

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-2(c)

GB-1006-C

Eisenberg Gold & Agrawal, P.C.

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Attorney for AmeriCredit Financial Services,
Inc. dba GM Financial



Order Filed on June 11, 2025
by Clerk
U.S. Bankruptcy Court
District of New Jersey

Case No. 24-16085

Adv. No.

Hearing Date: 5-21-2025

Judge: (CMG)

In Re:

ALAN HOUGHTON

CARRIE HOUGHTON

**ORDER FOR ARREARAGE CURE, MONTHLY PAYMENTS, STAY RELIEF UNDER CERTAIN
CIRCUMSTANCES, COUNSEL FEES, AND INSURANCE**

The relief set forth on the following pages, numbered two (2) through three (3) is hereby **ORDERED**.

DATED: June 11, 2025


Honorable Christine M. Gravelle, Chief Judge
United States Bankruptcy Judge

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Debtor: Alan Houghton and Carrie Houghton

Case No: 24-16085

Caption of Order: Order for arrearage cure, monthly payments, stay relief certain circumstances, counsel fees, and insurance.

This matter having brought before this Court on a Motion For Stay Relief filed by William E. Craig, Esq., attorney for AmeriCredit Financial Services, Inc. dba GM Financial (“GM Financial”), with the appearance of James J. Cerbone, Esq. on behalf of the Debtors, and this Order having been filed with the Court and served upon the Debtors and their attorney under the seven day rule with no objections having been received as to the form or entry of the Order and for good cause shown, it is hereby

ORDERED:

- 1. That GM Financial is the holder of a first purchase money security interest encumbering a 2021 GMC Sierra 1500 bearing vehicle identification number 3GTU9CET0MG219005.**
- 2. That the Debtors’ account has post-petition arrears through May 2025 in the amount of \$3,655.00.**
- 3. That the Debtors are to cure the arrears set forth in paragraph two (2) above as follows:**
 - a. The Debtors are to make a payment of \$1,000.00 by May 15, 2025, or GM Financial shall be entitled to Cert of Default upon filing a certification of non-payment with the Court and serving it on the Debtors, their attorney, and the Chapter 13 Trustee.**
 - b. Following the payment set forth in paragraph 3(a) above, the debtors are to make an additional payment of \$1,000.00 By May 31, 2025, or GM Financial shall be entitled to to stay relief upon filing a certification of non-payment with the court and serving it upon the Debtors, their attorney, and the Chapter 13 Trustee.**

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Debtor: Alan Houghton and Carrie Houghton

Case No: 24-16085

Caption of Order: Order for arrearage cure, monthly payments, stay relief under certain circumstances, counsel fees, and insurance.

- c. Following the payments set forth above, the Debtors are to cure the remaining arrears by making their regular monthly payment of \$847.70 plus an additional \$275.83 (for a total payment of \$1,123.53) for the months of June 2025 through December 2025.**
- 4. That commencing June 2025, if the Debtors fail to make any payment to GM Financial within thirty (30) days after it falls due, GM Financial shall be entitled to stay relief upon filing a certification with the court and serving it on the Debtors, their attorney, and the Chapter 13 Trustee.**
- 5. That the Debtors must maintain insurance on the vehicle. The vehicle must have full comprehensive and collision coverage with deductibles not exceeding \$500.00 each. AmeriCredit Financial Services, Inc. dba GM Financial must be listed as loss payee. If the Debtors fails to maintain valid insurance on the vehicle, GM Financial shall be entitled to cert of default upon filing a certification that insurance has lapsed and serving such certification on the Debtors, their attorney, and the Chapter 13 Trustee.**
- 6. That the Debtors are to pay a counsel fee of \$599.00 to AmeriCredit Financial Services, Inc. dba GM Financial through their Chapter 13 Plan.**

In re:
Alan Houghton
Carrie Houghton
Debtors

Case No. 24-16085-CMG
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3
Date Rcvd: Jun 11, 2025

User: admin
Form ID: pdf903

Page 1 of 2
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 13, 2025:

Recip ID	Recipient Name and Address
db/jdb	+ Alan Houghton, Carrie Houghton, 137 Richard Street, Brick, NJ 08724-3684

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 13, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 11, 2025 at the address(es) listed below:

Name	Email Address
Albert Russo	docs@russotrustee.com
Denise E. Carlon	on behalf of Creditor DISCOVER BANK dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Elizabeth K. Holdren	on behalf of Creditor CARRINGTON MORTGAGE SERVICES LLC eholdren@hillwallack.com, hwbknj@hillwallack.com;eholdren@ecf.courtdrive.com;kgardiner@HillWallack.com
James J. Cerbone	on behalf of Debtor Alan Houghton jamescerboneesq@gmail.com 23855@notices.nextchapterbk.com
James J. Cerbone	on behalf of Joint Debtor Carrie Houghton jamescerboneesq@gmail.com 23855@notices.nextchapterbk.com
Sherri R. Dicks	

District/off: 0312-3

User: admin

Page 2 of 2

Date Rcvd: Jun 11, 2025

Form ID: pdf903

Total Noticed: 1

on behalf of Creditor CARRINGTON MORTGAGE SERVICES LLC sdicks@raslg.com, shrdlaw@hotmail.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

William E. Craig

on behalf of Creditor AmeriCredit Financial Services Inc. dba GM Financial wcraig@egalawfirm.com,
mortoncraige@cf@gmail.com;alapinski@egalawfirm.com

William E. Craig

on behalf of Creditor Mercedes-Benz Vehicle Trust successor in interest to Daimler Trust wcraig@egalawfirm.com
mortoncraige@cf@gmail.com;alapinski@egalawfirm.com

TOTAL: 9